

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: JERRY SOTO § Case No. :11-bk-15793  
CHANDA SOTO §  
§  
Debtor(s) §

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/24/2011.
- 2) The plan was confirmed on 06/27/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/30/2011, 08/18/2016.
- 5) The case was completed on 09/02/2016.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,025.00.
- 10) Amount of unsecured claims discharged without full payment: \$62,692.07.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 87,064.68
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 87,064.68</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,900.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 6,866.21
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 11,766.21</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MIDLAND CREDIT MANAGEMENT	Uns	1,778.96	2,101.37	2,101.37	496.60	0.00
CAVALRY PORTFOLIO SERVICE LLC	Uns	10,559.00	10,673.93	10,673.93	2,522.34	0.00
CAPITAL ONE AUTO FINANCE	Uns	9,321.00	9,954.24	9,954.24	2,352.28	0.00
ASSET ACCEPTANCE	Uns	1,902.00	1,941.72	1,941.72	458.85	0.00
MOMA FUNDING LLC	Uns	238.80	1,098.90	1,098.90	259.69	0.00
ALLY FINANCIAL	Uns	4,625.00	5,683.29	5,683.29	1,343.03	0.00
PREMIER BANKCARD/CHARTER	Uns	988.00	988.91	988.91	233.69	0.00
PORTFOLIO RECOVERY	Uns	0.00	139.43	139.43	32.94	0.00
TRI STATE LENDING	Uns	8,711.00	8,710.74	8,710.74	2,058.43	0.00
BACK BOWL I LLC	Uns	1,995.00	1,995.04	1,995.04	471.46	0.00
AMERICAN INFOSOURCE LP	Uns	5,185.00	5,291.63	5,291.63	1,250.48	0.00
AMERICAN INFOSOURCE LP	Uns	3,106.00	3,151.52	3,151.52	744.73	0.00
M&T CREDIT CORPORATION	Uns	6,670.16	6,910.28	6,910.28	1,632.97	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	1,243.00	1,243.81	1,243.81	293.93	0.00
LVNV FUNDING LLC	Uns	1,087.00	929.99	929.99	219.79	0.00
NATIONSTAR MORTGAGE LLC	Sec	237,175.00	254,942.38	54,934.10	54,934.10	0.00
GEORGETTE MILLER ESQ	Lgl	0.00	4,900.00	4,900.00	4,900.00	0.00
GEORGETTE MILLER, ESQ.	Lgl	450.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
VACATION CHARTERS LTD	Sec	12,643.00	NA	NA	0.00	0.00
WILSHIRE CREDIT CORP	Sec	51,471.00	NA	NA	0.00	0.00
ABBINGTON TOWNSHIP	Pri	3,297.00	NA	NA	0.00	0.00
PENNSYLVANIA DEPT OF REVENUE	Pri	800.00	NA	NA	0.00	0.00
ACS INC.	Uns	213.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICE	Uns	560.62	NA	NA	0.00	0.00
CIRCUIT CITY	Uns	1,248.00	NA	NA	0.00	0.00
CITIFINANC	Uns	13,089.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	9,699.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM	Uns	1,265.77	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Uns	858.00	NA	NA	0.00	0.00
ER SOLUTIONS	Uns	8,163.00	NA	NA	0.00	0.00
FULTON FRIEDMAN & GULLACE	Uns	1,248.08	NA	NA	0.00	0.00
GRIMLEY FINANCIAL CORP	Uns	130.00	NA	NA	0.00	0.00
HILLCREST DAVIDSON & ASSOC.,	Uns	1,116.00	NA	NA	0.00	0.00
HSBC BEST BUY	Uns	353.00	NA	NA	0.00	0.00
ICC SYSTEMS INC.	Uns	300.00	NA	NA	0.00	0.00
JEFFRESON CAPITAL SYSTEMS, LLC	Uns	988.91	NA	NA	0.00	0.00
JEFFERSON UNIVERSITY	Uns	160.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Uns	2,038.00	NA	NA	0.00	0.00
MRS ASSOCIATES	Uns	1,248.08	NA	NA	0.00	0.00
NCO	Uns	560.68	NA	NA	0.00	0.00
NUDELMAN KLEMM GOLUB &	Uns	14,546.74	NA	NA	0.00	0.00
PFS GROUP	Uns	30.00	NA	NA	0.00	0.00
PROTECT AMERICA, INC.	Uns	238.80	NA	NA	0.00	0.00
THE PHILADELPHIA HAND CENTER	Uns	240.00	NA	NA	0.00	0.00
THOMAS JEFFERSON UNIVERSITY	Uns	256.00	NA	NA	0.00	0.00
UNITED BEHAVIORAL HEALTH	Uns	15.00	NA	NA	0.00	0.00
VACATION CHARTERS	Uns	1,313.96	NA	NA	0.00	0.00
WELTMAN, WEINBERG & REIS CO.,	Uns	2,459.15	NA	NA	0.00	0.00
K. JORDAN	Uns	353.28	NA	NA	0.00	0.00
AMERICAN HERITAGE CREDIT	Sec	9,129.00	9,203.14	5,000.00	5,000.00	0.00
AMERICAN HERITAGE CREDIT	Uns	1,942.00	9,203.14	4,203.14	993.16	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 54,934.10	\$ 54,934.10	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 5,000.00	\$ 5,000.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 59,934.10</b>	<b>\$ 59,934.10</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 65,017.94</b>	<b>\$ 15,364.37</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 11,766.21
Disbursements to Creditors	\$ 75,298.47
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 87,064.68</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/17/2016

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.